

THE DANN LAW FIRM Co., LPA

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June 6, 2014

Chase
P.O. Box 183166
Columbus, OH 43218

In the Matter of:

Borrower(s): Bethanne Wasko
Property Address: 601 E. Western Reserve Rd., Unit #1802, Poland, OH 44514
Mortgage No.: 0024566804

Re: Notice of Error under 12 CFR Section 1024.35(b)(5) for filing Complaint with loss mitigation packet pending

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise us of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

The written authority of the above-referenced borrower to our law firms for this Notice is attached hereto and incorporated herein by this reference.

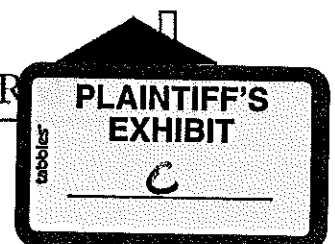
Under Section 1024.35(b) of Amended Regulation X, the term "error" includes any error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in § 1024.2(b).

Specifically, Section 1024.35(b) of Amended Regulation X provides that it is an error to make the first notice or filing required by applicable law for any judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).

In regards to the above-referenced borrowers, said borrower submitted a loss mitigation packet through our office on or about March 26, 2014. Despite this, Chase has sent no response to the loss mitigation application within the timeframe required by Section 1024.41 of Amended Regulation X. Moreover,

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Cleveland, OH 44103
216-373-0539
216-373-0536/Fax

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without making a determination of the borrower's eligibility for loss mitigation, a complaint for foreclosure was filed in the Mahoning County Court of Common Pleas on or about June 5, 2014, in the case stylized and identified as *Wells Fargo Bank, N.A. v. Bethanne Wasko*, Case No. 2014 CV 01372.

Accordingly, we are demand that you immediately file a dismissal of the pending foreclosure proceeding and provide our office with all of the loss mitigation options available to the borrower under any of your external or internal programs.

Please correct all of these errors and provide us with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable investigation and providing the borrower through our firm with a notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Best Regards,


Daniel M. Solar

Enclosure



06/06/2014 14:08 FAX

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In the Matter of:

Borrower(s): Bethanne WaskoProperty Address: 601 E. WESTERN RESERVE RD. UNIT #1802Mortgage Loan No.: 0024566804 Poland, Oh. 44514

Re: Written Consent/Authorization for Requests for Information and Notices of Error

To whom it may concern:

I/We, the borrower(s), do hereby authorize and provide our written consent and authorization for, CHASE BANK, the Servicer of the above-referenced loan, to fully cooperate with, comply with, and provide any and all information requested or demanded by and through any and all Requests for Information and/or Notices of Error pertaining to our loan, pursuant to the Real Estate Settlement and Procedures Act (Regulation X) and/or the Truth in Lending Act (Regulation Z) which may be sent by Attorneys Marc E. Dann, Grace M. Doberdnik, and Daniel M. Solar of The Dann Law Firm Co., LPA on our behalf. Said counsel represents us in any and all pending or contemplated legal matters concerning the above-referenced loan. Please respond to any and all such Requests and Notices at the following address:

The Dann Law Firm Co., LPA
P.O. Box 6031040
Cleveland, OH 44103

Signed: Bethanne WaskoDate: 3 June 2014Print Name: Bethanne Wasko

Signed: _____

Date: _____

Print Name: _____